

United States Bankruptcy Court  
District of Hawaii

In re:  
Juanito Malicdem Bato, II  
Alda Joy Collo Bato  
Debtors

Case No. 14-01667-rjf  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0975-1

User: darlene  
Form ID: b9i

Page 1 of 2  
Total Noticed: 37

Date Rcvd: Feb 13, 2015

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 15, 2015.

db/jdb +Juanito Malicdem Bato, II, Alda Joy Collo Bato, 91-1031 Kaimalie Street, Apt. 4Q6,  
Ewa Beach, HI 96706-6015  
aty +Cori Ann C. Takamiya, Kessner Umebayashi Bain & Matsunaga,  
220 South King Street, 19th Floor, Honolulu, HI 96813-4593  
aty +Jill J. Takayama, Kessner Umebayashi Bain & Matsunaga, 220 South King Street, Suite 1900,  
Honolulu, HI 96813-4593  
tr +Howard M.S. Hu, 1132 Bishop Street, Suite 301, Honolulu, HI 96813-2814  
smg Department of Taxation, Attn: Bankruptcy Unit, PO Box 259, Honolulu, HI 96809-0259  
1281649 ARMG of Hawaii, 1401 S Beretania Street, Suite 250, Honolulu, HI 96814-1876  
1281648 +Ann McIntire, Esq., Mandarich Law Group, LLP, 6301 Owensmouth Ave Ste 850,  
Woodland Hills, CA 91367-2271  
1281650 Calvin S. Oishi, M.D., Inc., P.O. Box 30570, Honolulu, HI 96820-0570  
1281651 Capital One, c/o Marvin S.C. Dang, Esq., P.O. Box 4109, Honolulu, HI 96812-4109  
1281654 Chemi Toi, c/o National Recovery Agency, 2491 Paxton Street, Harrisburg, PA 17111-1036  
1281655 +Citifinancial, Inc., 91-1001 Kaimalie Street, Suite 103, Ewa Beach, HI 96706-6247  
1281656 Citifinancial, Inc., c/o Marvin S.C. Dang, Esq., P.O. Box 4109, Honolulu, HI 96812-4109  
1281660 +Greigh I. Hirata, M.D., Inc., P.O. Box 1300, Mail Code 61247, Honolulu, HI 96807-1300  
1281661 +Hawaii Pet Imaging Centers, LLC, c/o Credit associates of Maui, P.O. Box 1074,  
Wailuku, HI 96793-1074  
1281662 +Hawaii USA FCU, 1226 College Walk, Honolulu, HI 96817-3946  
1281664 +Macy's, c/o Northald Group, Inc., P.O. Box 390846, Minneapolis, MN 55439-0846  
1281667 OneMain Financial, 6801 Colwell Boulevard, Irving, TX 75039-3198  
1281668 +Pacific Radiology Group, Inc., 321 N Kuakini St, Suite 405, Honolulu, HI 96817-2391  
1281669 Pan Pacific Pathologists, LLC, P.O. Box 1880, Hilo, HI 96721-1880  
1281670 Penn Foster, c/o ACC, LLC, Moosic, PA 18507  
1281671 +Physician Fin. Recovery Svc., LLC, 1132 Bishop Street, Suite 303, Honolulu, HI 96813-2830  
1281673 Radiology Associates, Inc., P.O. Box 30990, Honolulu, HI 96820-0990  
1281674 Sorbella Guillermo, M.D., Inc., 94-300 Farrington Highway, Suite F8,  
Waipahu, HI 96797-2648  
1281676 +The Emergency Group, Inc., 770 Kapiolani Blvd., Suite 705, Honolulu, HI 96813-5241

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: aiealawoffice@gmail.com Feb 14 2015 02:29:19 Joyce J. Uehara,  
98-084 Kamehameha Hwy., Ste. 303B, Aiea, HI 96701  
tr +EDI: QDSFIELD.COM Feb 14 2015 02:23:00 Dane S. Field, P.O. Box 4198,  
Honolulu, HI 96812-4198  
cr +E-mail/Text: retailcollections@centralpacificbank.com Feb 14 2015 02:29:30  
Central Pacific Bank, c/o Cori Ann C. Takamiya, Esq., 220 S. King St., Suite 1900,  
Honolulu, HI 96813-4590  
1281652 EDI: CAPITALONE.COM Feb 14 2015 02:23:00 Capital One, P. O. Box 30281,  
Salt Lake City, UT 84130-0281  
1281653 E-mail/Text: retailcollections@centralpacificbank.com Feb 14 2015 02:29:30  
Central Pacific Bank, P.O. Box 3590, Honolulu, HI 96811-3590  
1285684 +E-mail/Text: retailcollections@centralpacificbank.com Feb 14 2015 02:29:30  
Central Pacific Bank, c/o Cori Ann C. Takamiya, Esq., 220 S. King Street, Suite 1900,  
Honolulu, Hawaii 96813-4590  
1281657 +EDI: RMSC.COM Feb 14 2015 02:23:00 GECRB/Chevron, Bankruptcy Department,  
P.O. Box 103106, Roswell, GA 30076-9106  
1281658 EDI: RMSC.COM Feb 14 2015 02:23:00 GECRB/GE Capital, c/o P.O. Box 965036,  
Orlando, FL 32896-5036  
1281659 +EDI: PRA.COM Feb 14 2015 02:23:00 GECRB/Walmart, c/o Portfolio Recovery Assocs., LLC,  
120 Corporate Boulevard, Norfolk, VA 23502-4962  
1281663 EDI: STFC.COM Feb 14 2015 02:23:00 HSBC, c/o CACH, LLC,  
4340 S. Monaco Street, 2nd Floor, Denver, CO 80237-3485  
1281665 E-mail/Text: bnc@nordstrom.com Feb 14 2015 02:29:22 Nordstrom FSB, P.O. Box 13589,  
Scottsdale, AZ 85267-3589  
1281675 +EDI: WTRRN BANK.COM Feb 14 2015 02:23:00 TD Bank USA/Target Credit, P.O. Box 673,  
Minneapolis, MN 55440-0673  
1281677 +EDI: HFC.COM Feb 14 2015 02:23:00 Union Plus Credit Card, P.O. Box 5264,  
Carol Stream, IL 60197-5264

TOTAL: 13

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

1281666 ##OneMain Financial, Bankruptcy Department, P.O. Box 140489, Irving, TX 75014-0489  
1281672 ###Primary Financial Services, Inc., 5959 Corporate Drive, Suite 1400,  
Houston, TX 77036-2311

TOTALS: 0, \* 0, ## 2

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

## \*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Feb 15, 2015

Signature: /s/Joseph Speetjens

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### CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 13, 2015 at the address(es) listed below:

Cori Ann C. Takamiya on behalf of Creditor Central Pacific Bank bankruptcy@kdubm.com,  
ctakamiya@kdubm.com  
Dane S. Field dfield@hawaii.rr.com, dsfield@ecf.epiqsystems.com  
Howard M.S. Hu Chl3mail@aol.com, hhulh13@ecf.epiqsystems.com  
Jill J. Takayama on behalf of Creditor Central Pacific Bank jtakayama@kdubm.com,  
bankruptcy@kdubm.com  
Office of the U.S. Trustee. ustpreion15.hi.ecf@usdoj.gov

TOTAL: 5

**UNITED STATES BANKRUPTCY COURT  
DISTRICT OF HAWAII**

**Notice of  
Chapter 13 Bankruptcy Case, Meeting of Creditors, & Deadlines**

A bankruptcy case concerning the debtor(s) listed below was originally filed under chapter 7 on 12/18/14 and was converted to a case under chapter 13 on 2/13/15.

You may be a creditor of the debtor. **This notice lists important deadlines.** You may want to consult an attorney to protect your rights. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below. NOTE: The staff of the bankruptcy clerk's office cannot give legal advice.

**Creditors — Do not file this notice in connection with any proof of claim you submit to the court.**

**See Reverse Side For Important Explanations**

Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Juanito Malicdem Bato II  
91-1031 Kaimalie Street, Apt. 4Q6  
Ewa Beach, HI 96706

Alda Joy Collo Bato  
91-1031 Kaimalie Street, Apt. 4Q6  
Ewa Beach, HI 96706

Case Number:  
14-01667

Social Security/Taxpayer ID/Employer ID/Other Nos.:  
xxx-xx-4452  
xxx-xx-9935

Attorney for Debtor(s) (name and address):

Joyce J. Uehara  
98-084 Kamehameha Hwy., Ste. 303B  
Aiea, HI 96701  
Telephone number: 808 486-2800

Bankruptcy Trustee (name and address):

Howard M.S. Hu  
1132 Bishop Street, Suite 301  
Honolulu, HI 96813  
Telephone number: (808) 526-3083

**Meeting of Creditors**

Date: **March 27, 2015**

Time: **09:30 AM**

Location: **US Trustee Meeting Room, 1132 Bishop Street, Suite 606, Honolulu, HI 96813**

**Deadlines:**

Papers must be *received* by the bankruptcy clerk's office by the following deadlines:

**Deadline to File a Proof of Claim:**

For all creditors (except a governmental unit): **6/25/15**

For a governmental unit (except as otherwise provided in Fed. R. Bankr. P. 3002 (c)(1)): **6/16/15**

**Creditor with a Foreign Address:**

A creditor to whom this notice is sent at a foreign address should read the information under "Claims" on the reverse side.

**Deadline to Object to Debtor's Discharge or to Challenge Dischargeability of Certain Debts:  
5/26/15**

**Deadline to Object to Exemptions:**

Thirty (30) days after the *conclusion* of the meeting of creditors.

**Filing of Plan, Hearing on Confirmation of Plan**

A hearing on confirmation of the debtor's plan is scheduled for **4/23/15, at 09:40 AM**, in the **U.S. Bankruptcy Courtroom, 1132 Bishop Street, Suite 250, Honolulu, Hawaii**. The deadline to file an objection to confirmation is 7 days before the hearing or 21 days after the filing of an amended plan, whichever is later. The hearing may be continued to provide sufficient time to object or may be canceled if no timely objections are filed. If you do not receive a copy of the plan with this notice, the debtor is responsible for sending you the plan separately.

**Creditors May Not Take Certain Actions:**

In most instances, the filing of the bankruptcy case automatically stays certain collection and other actions against the debtor, the debtor's property, and certain codebtors. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized. Consult a lawyer to determine your rights in this case.

**Address of the Bankruptcy Clerk's Office:**

1132 Bishop Street, Suite 250  
Honolulu, Hawaii 96813  
Telephone number: (808) 522-8100

**For the Court:**

Clerk of the Bankruptcy Court:  
Michael B. Dowling

Hours Open: Monday – Friday 8:30 AM – 4:00 PM

Date: 2/13/15

## EXPLANATIONS

B9I (Official Form 9I) (02/05/15)

Filing of Chapter 13 Bankruptcy Case	A bankruptcy case under Chapter 13 of the Bankruptcy Code (title 11, United States Code) has been filed in this court by the debtor(s) listed on the front side, and an order for relief has been entered. Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts pursuant to a plan. A plan is not effective unless confirmed by the bankruptcy court. You may object to confirmation of the plan and appear at the confirmation hearing. A copy or summary of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on the front of this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the debtor's property and may continue to operate the debtor's business, if any, unless the court orders otherwise.
Legal Advice	The staff of the bankruptcy clerk's office cannot give legal advice. Consult a lawyer to determine your rights in this case.
Creditors Generally May Not Take Certain Actions	Prohibited collection actions against the debtor and certain codebtors are listed in Bankruptcy Code § 362 and § 1301. Common examples of prohibited actions include contacting the debtor by telephone, mail or otherwise to demand repayment; taking actions to collect money or obtain property from the debtor; repossessing the debtor's property; starting or continuing lawsuits or foreclosures; and garnishing or deducting from the debtor's wages. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay.
Meeting of Creditors	A meeting of creditors is scheduled for the date, time and location listed on the front side. <i>The debtor (both spouses in a joint case) must be present at the meeting to be questioned under oath by the trustee and by creditors.</i> Creditors are welcome to attend, but are not required to do so. The meeting may be continued and concluded at a later date specified in a notice filed with the court.
Claims	A Proof of Claim is a signed statement describing a creditor's claim. A Proof of Claim form ("Official Form B 10") can be obtained at the United States Courts Web site: ( <a href="http://www.uscourts.gov/FormsAndFees/Forms/BankruptcyForms.aspx">http://www.uscourts.gov/FormsAndFees/Forms/BankruptcyForms.aspx</a> ) or at any bankruptcy clerk's office. A secured creditor retains rights in its collateral regardless of whether that creditor files a Proof of Claim. If you do not file a Proof of Claim by the "Deadline to File a Proof of Claim" listed on the front side, you might not be paid any money on your claim from other assets in the bankruptcy case. To be paid you must file a Proof of Claim even if your claim is listed in the schedules filed by the debtor. Filing a Proof of Claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a Proof of Claim may surrender important nonmonetary rights, including the right to a jury trial. <b>Filing Deadline for a Creditor with a Foreign Address:</b> The deadlines for filing claims set forth on the front of this notice apply to all creditors. If this notice has been mailed to a creditor at a foreign address, the creditor may file a motion requesting the court to extend the deadline. <b><i>Do not include this notice with any filing you make with the court.</i></b>
Discharge of Debts	The debtor is seeking a discharge of most debts, which may include your debt. A discharge means that you may never try to collect the debt from the debtor. If you believe that the debtor is not entitled to a discharge under Bankruptcy Code § 1328(f), you must file a motion objecting to discharge in the bankruptcy clerk's office by the "Deadline to Object to Debtor's Discharge or to Challenge the Dischargeability of Certain Debts" listed on the front of this form. If you believe that a debt owed to you is not dischargeable under Bankruptcy Code § 523 (a)(2) or (4), you must file a complaint in the bankruptcy clerk's office by the same deadline. The bankruptcy clerk's office must receive the motion or the complaint and any required filing fee by that deadline.
Exempt Property	The debtor is permitted by law to keep certain property as exempt. Exempt property will not be sold and distributed to creditors, even if the debtor's case is converted to chapter 7. The debtor must file a list of all property claimed as exempt. You may inspect that list at the bankruptcy clerk's office. If you believe that an exemption claimed by the debtor is not authorized by law, you may file an objection to that exemption. The bankruptcy clerk's office must receive the objection by the "Deadline to Object to Exemptions" listed on the front side.
Bankruptcy Clerk's Office	Any paper that you file in this bankruptcy case should be filed at the bankruptcy clerk's office at the address listed on the front side. You may inspect all papers filed, including the list of the debtor's property and debts and the list of property claimed as exempt, at the bankruptcy clerk's office.
Creditor with a Foreign Address	Consult a lawyer familiar with United States bankruptcy law if you have any questions regarding your rights in this case.
Refer to Other Side for Important Deadlines and Notices	